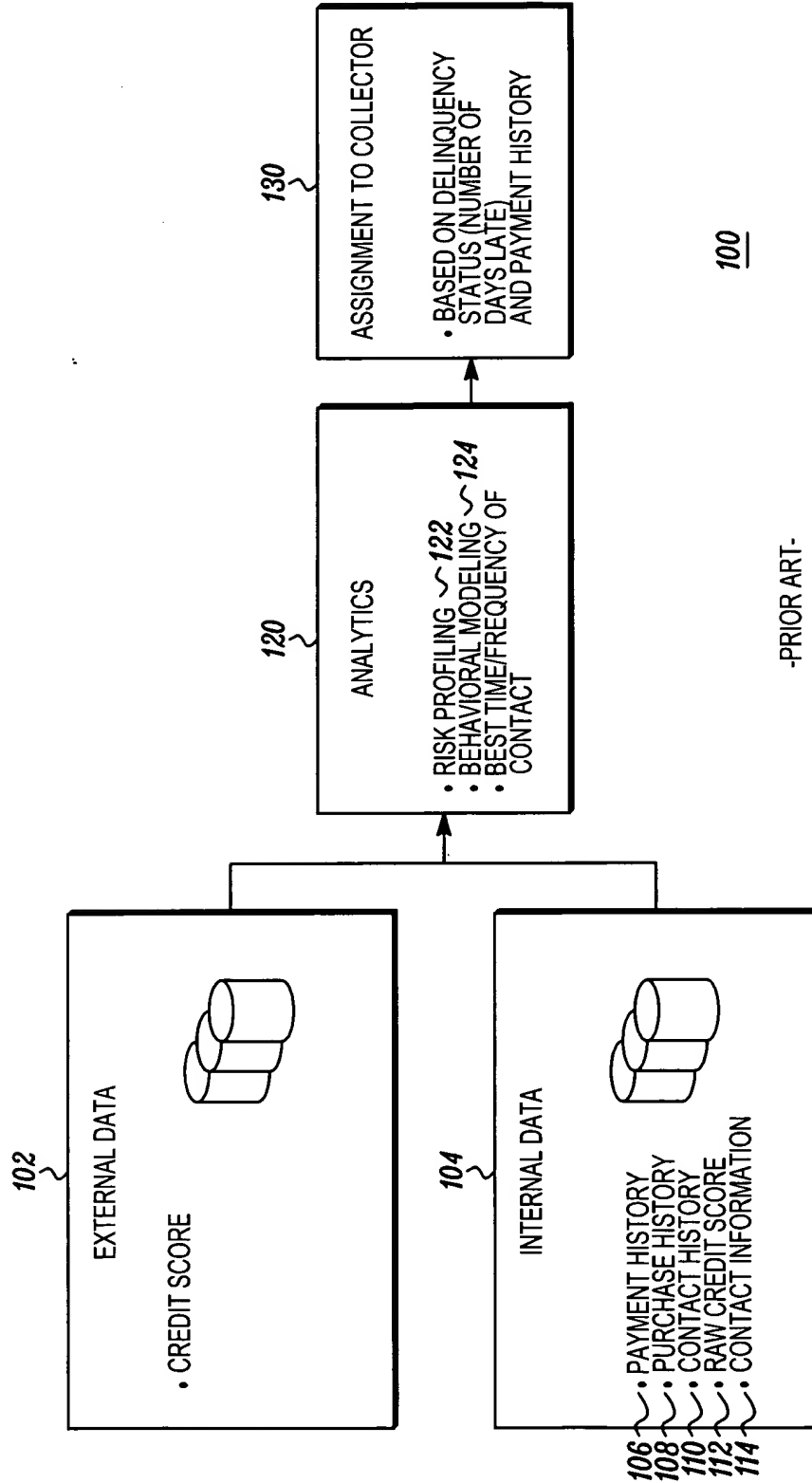


1/6



-PRIOR ART-

FIG.1

2/6

200

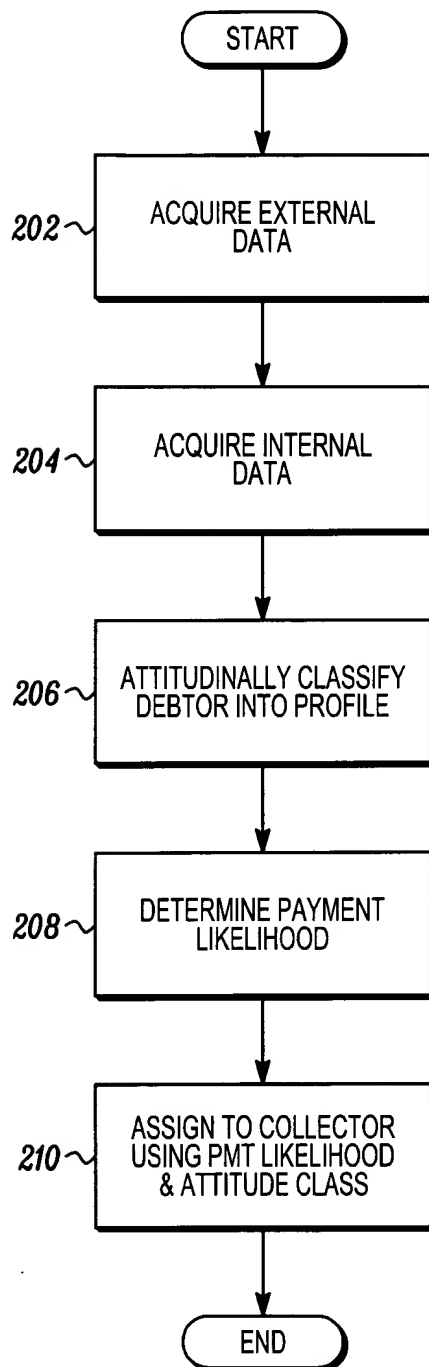


FIG.2

3/6

300

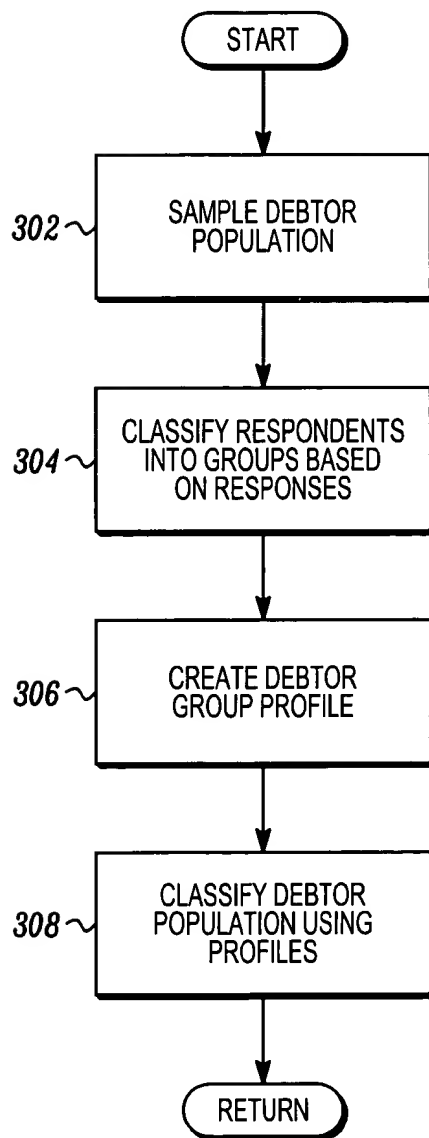


FIG.3

4/6

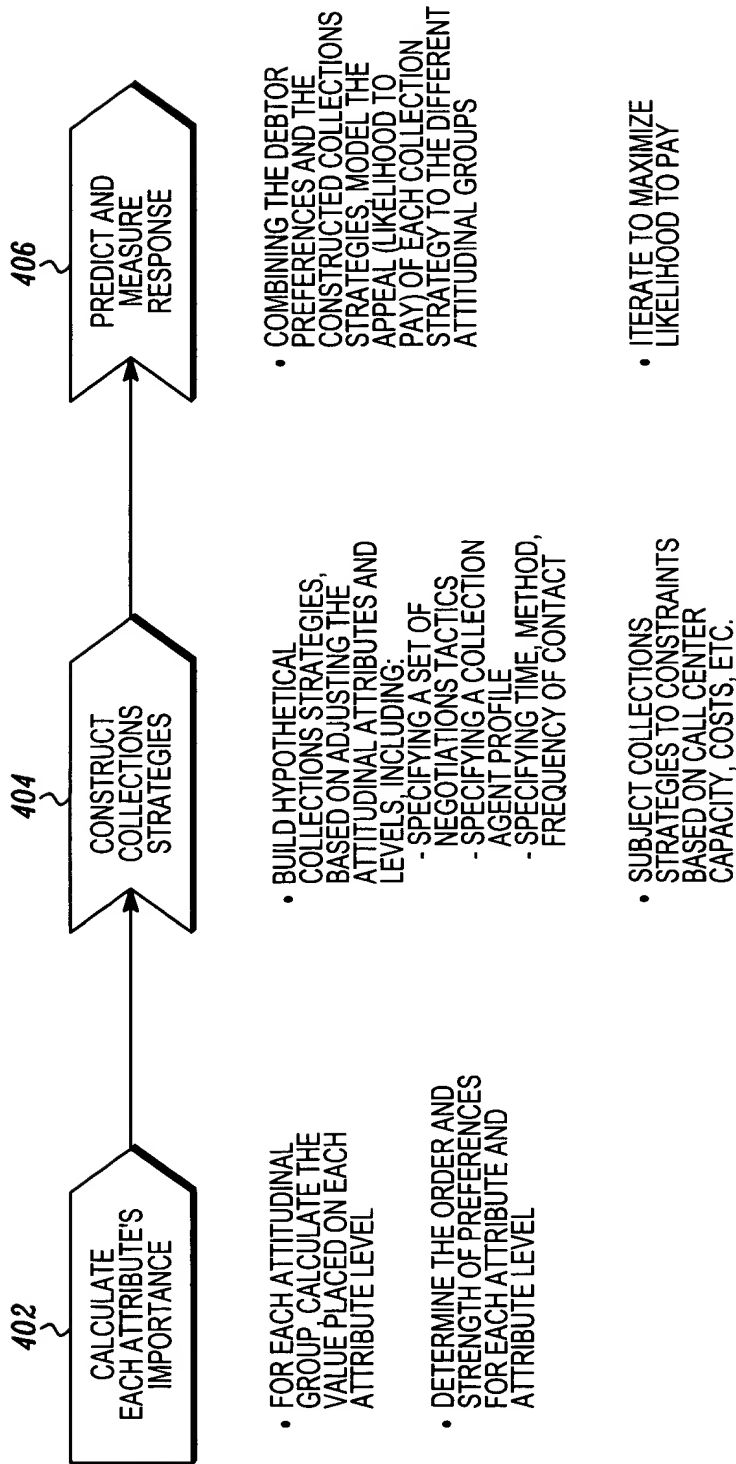


FIG.4

400

5/6

GROUP	DESCRIPTION
"NEGOTIATORS"	<ul style="list-style-type: none"> • TOP PRIORITY IS FLEXIBILITY TO RESTRUCTURE DEBT TERMS • PARTICULARLY VALUE ABILITY TO LENGTHEN DEBT TERM • LOW VALUE ON NICENESS OF AGENT OR CONTACT FREQUENCY • VIEW PROTECTING CREDIT RATING AS IMPORTANT • WANT TO BE CONTACTED ONCE TO RESTRUCTURE DEBT • MODERATELY CONCERNED ABOUT CREDIT RATING
"WORRIERS"	<ul style="list-style-type: none"> • VERY CONCERNED ABOUT AVOIDING LATE PAYMENTS SHOWING UP ON CREDIT REPORT • STRONGLY VALUE ABILITY TO DEFER PAYMENTS • APPRECIATE NICE AGENTS THAT LISTEN TO THEIR PROBLEMS • WANT TO BE CONTACTED AT HOME • DESIRE A FOLLOW-UP LETTER TO CONFIRM PAYMENT STATUS
"INDIGNANTS"	<ul style="list-style-type: none"> • DO NOT CARE ABOUT NICENESS OF AGENT • DO NOT CARE ABOUT CREDIT RATING • DISLIKE FREQUENT CALLS AND LETTERS • VALUE BEING ABLE TO SKIP PAYMENTS • DO NOT RESPOND TO AGGRESSIVE COLLECTION METHODS

500

FIG.5

6/6

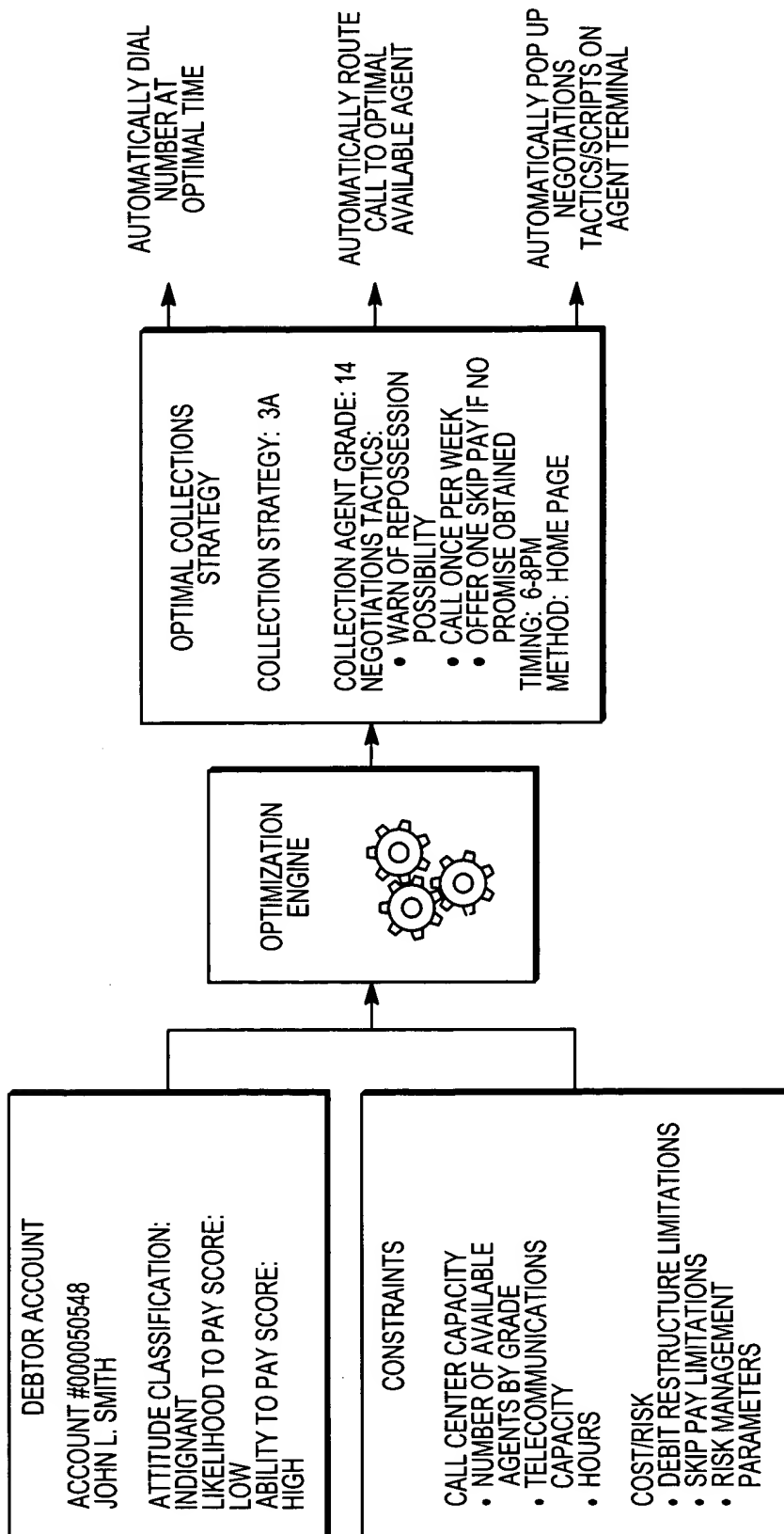


FIG.6

600